

Key Floodplain Management Websites

Indiana Department of Natural Resources



Division of Water

<http://www.in.gov/dnr/water/>

Local Floodplain Administrator's Guide

<http://www.in.gov/dnr/water/publications/pdf/FloodAdmGuide.pdf>

Flooding & Post-Disaster Responsibilities *A Local Administrator's Guide*

http://www.in.gov/dnr/water/publications/pdf/407_all.pdf

Digital Flood Insurance Rate Maps

<http://www.floodmaps.in.gov/>

Indiana Floodplain Mapping Initiative

http://www.in.gov/dnr/water/surface_water/hydro_hydraulic/flood_maps/pdf/IFMI_Final_March_2004_all.pdf

Permit Application Database

http://www.in.gov/serv/dnr_water_permit_query

Federal Emergency Management Agency



FEMA

FEMA Website

<http://www.fema.gov/>

FEMA The National Flood Insurance Program & Flood Insurance

<http://www.fema.gov/business/nfip/index.shtm>

FEMA Flood Map Store

<http://msc.fema.gov/>

The Emergency Management Institute

<http://www.training.fema.gov/emiweb/>

National Flood Insurance Program- Insurance Website

<http://www.floodsmart.gov/>

Organizations

Indiana Association for Floodplain and Stormwater Management

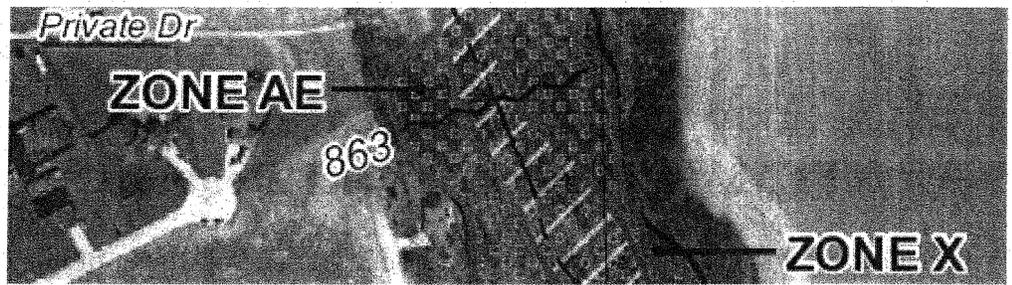
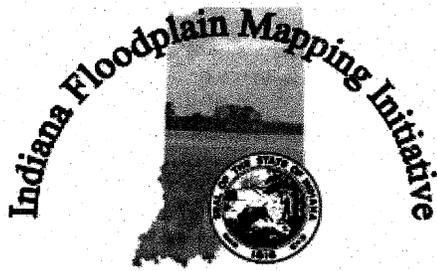
<http://www.inafsm.net>



Association of State Floodplain Managers

<http://www.floods.org/>





How To Request a Flood Hazard Determination Review from FEMA

Borrowers who have reason to dispute the flood hazard determination presented by a lender may request, jointly with the lender, that the Federal Emergency Management Agency (FEMA) review that determination. FEMA will make its determination within 45 days of receipt of all necessary data. If the request for review is related to a loan and the loan closing occurs before the end of the 45-day response time, the purchase of flood insurance is required. If it is determined through the review process that the structure is not located in a Special Flood Hazard Area (SFHA), and the lender waives the flood insurance purchase requirement, a full premium refund can be obtained if no claim on the policy has been made.

The Flood Hazard Determination Review process does not consider the elevation of the structure above the flood level. It considers only the location of the structure relative to the SFHA shown on the effective Flood Insurance Rate Map (FIRM).

What Must be Submitted to FEMA?

- A copy of the completed Standard Flood Hazard Determination Form (FEMA Form 81-93);
- A copy of the dated notification to the borrower from the lender that the property is in a SFHA;
- A copy of the effective FIRM panel for the community in which the structure is located, marked to show the location of the structure or manufactured home per the lender;
- A copy of all material used by the lender to make the flood hazard determination (FEMA must confirm the location of the structure on the FIRM by examining the data source used to make the determination);
- A letter to FEMA requesting a review of the lender's determination, signed by the borrower and the lender;
- \$80 payment by check or money order, in U.S. funds, made payable to "National Flood Insurance Program."

When Must the Request be Submitted?

Requests **MUST** be postmarked no later than 45 days following the date the lender notified the borrower that the property is in an SFHA. Data and fee received bearing a postmark later than 45 days following lender notification will be returned to the sender without review by FEMA.

For information about submitting a request, call a map specialist at 1-877-336-2627 or mail the request to:

FEMA Determination Review Coordinator
c/o Michael Baker Jr., Inc.
3601 Eisenhower Avenue, Suite 600
Alexandria, VA 22304-6439

What is FEMA's Response to Such Requests?

Within 45 days of receipt, FEMA will advise the lender and borrower of one of the following by letter:

- Request was postmarked more than 45 days following notification; all materials and fees are returned.
- Insufficient information and/or fee was received; all materials and fees are returned.
- Incorrect map date was used to locate the property/structure; all materials and fees are returned.
- Sufficient information was received; structure is either inside or outside the designated SFHA.
- Insufficient information was received to change the determination; all materials are returned and the Letter of Map Amendment process is suggested.

What is the Effect of FEMA's Response to Such Requests?

FEMA's review of the lender's determination and subsequent response does not result in an amendment or revision to the effective FIRM. It is only a finding as to the location of a building or manufactured home relative to a designated SFHA, which has implications regarding the Federal requirement for purchase of flood insurance. The determination by FEMA will remain in effect until the FIRM affecting the building or manufactured home is physically revised and republished.

Additional information about FEMA and the NFIP may be obtained at <http://www.fema.gov>.